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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/697,497
Filing Date	October 27, 2000
First Named Inventor	Ronald COLEMAN
Art Unit	3624
Examiner Name	Steven Wasylchak

Total Number of Pages in This Submission		Attorney Docket Number	CITI0192

ENCLOSURES *(check all that apply)*

- [ ] Fee Transmittal Form
  - [ ] Fee Attached
- [ ] Amendment / Reply
  - [ ] After Final
  - [ ] Affidavits/declaration(s)
- [ ] Extension of Time Request
- [ ] Express Abandonment Request
- [ ] Information Disclosure Statement
- [ ] Certified Copy of Priority Document(s)
- [ ] Reply to Missing Parts/ Incomplete Application
  - [ ] Reply to Missing Parts under 37 CFR1.52 or 1.53

- [ ] Drawing(s)
- [ ] Licensing-related Papers
- [x] Petition
- [ ] Petition to Convert to a Provisional Application
- [ ] Power of Attorney, Revocation Change of Correspondence Address
- [ ] Terminal Disclaimer
- [ ] Request for Refund
- [ ] CD, Number of CD(s) _____
  - [ ] Landscape Table on CD

- [ ] After Allowance Communication to TC
- [ ] Appeal Communication to Board of Appeals and Interferences
- [ ] Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
- [ ] Proprietary Information
- [ ] Status Letter
- [x] Other Enclosure(s) *(please identify below)*:

Faxed copy of Office Action mailed July 14, 2004.

Remarks

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GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm	Kilpatrick Stockton LLP
Signature	#44,465
Printed Name	George T. Marcou
Date	November 24, 2004	Reg. No.	33,014

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature	
Typed or printed name		Date	

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Ronald COLEMAN, et al.   Group Art Unit: 3624

Serial No.:   09/697,497   Examiner: S. Wasylchak

Filed: October 27, 2000

For: METHOD AND SYSTEM FOR USING A BAYESIAN BELIEF NETWORK
               TO ENSURE DATA INTEGRITY

PETITION TO RESET PERIOD FOR REPLY UNDER MPEP §710.06

Commissioner for Patents
Washington, D.C. 20231

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Sir:

Pursuant to MPEP §710.06, the undersigned representative respectfully requests that this petition to reset the period for reply due to the late receipt of the non-final Office Action mailed July 14, 2004 be granted.

The non-final Office Action mailed on July 14, 2004 was never received. This problem was identified from a routine status check of the application, and a call to Examiner Wasylchak was promptly made to request another copy of the non-final Office Action. The examiner responded by faxing the non-final Office Action on November 12, 2004. The fax was received by the undersigned representative on the same day.

It is respectfully requested that the petition be granted because:

a) the petition is filed within 2 weeks from the date of receipt (i.e., November 12, 2004)

of the Office Action by the undersigned representative at the correspondence address below;

b) the entire set reply period, i.e., three (3) months, had elapsed, and a response is now

due with at least one (1) month extension-of-time fee, as based on the original mailing date of

July 14, 2004 of the Office Action; and

c) attached is a copy of the Office Action as faxed by the examiner to the correspondence

address, with the fax date of November 12, 2004 stamped thereon, showing evidence of the

actual date of receipt of the Office Action at the correspondence address.

No fees are believed due. However, should any fee be involved, please charge Deposit

Account No. 501458.

If there are any questions in connection with this matter, Applicant's undersigned

representative may be contacted at the number listed below.

Respectfully submitted,

Date: ___11/24/2004___   By: _____

KILPATRICK STOCKTON, LLP   George T. Marcou
607 Fourteenth Street, N.W., Suite 900   Registration No. 33,014
Washington, D.C. 20005
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TO: KENT FORSTER

09/697,497

FIRST OFFICE ACTION; 892

FAX 202 508 5858

FROM:
EXR. STEVEN

703 - 308 2848

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Art Unit: 3624

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on

sale in this country, more than one year prior to the date of application for patent in the United States

2.   Claims 1-18 are rejected under 35 U.S.C. 102(b) as being unpatentable over

Schreckengast et al (US 2002/0128943).

CLAIMS:

Note: columns refer to page

1. A method for identifying plausible sources of error in a risk assessment system,

comprising:

identifying at least one variable of the risk assessment system;/fig 6(all; variable is

investment types or match investments or reliability of information), col 4 **(page 4)**,

L[0009;0053]: variables of age, risk, etc.; col 1, L[0009],[0010]: variable nodes; col 2, L

6-7(reliability refers to error); col 4, L[0051],[0052]: errors; col 5, L[0073]: inconsistent

information as error; col 6, L[0087]: risk toleration as risk; col 7, L[0094]: inaccuracy

refers to error; col 8, L [0106]; col 9, 2F, 5(c.1): risk toleration

determining a first hypothesis about the at least one variable;/ fig 7(721,723); col 4,

L[0055,0056]: first hypothesis are actions and questions(the effects or results as we

are working backwards looking for causes per specification)

providing an initial probability of the first hypothesis about the at least one variable;/fig

2 (908); col 1, L [0008]: prior probabilities includes initial probability, L [0009]: if no

parents, then by deduction we have first hypothesis

identifying a change of value in the at least one variable of the risk assessment

system;/ col 1, L[0007], [0008]

determining an evidentiary finding based on the change of value in the at least one

variable of the risk assessment system; and/ col 3, L[0037], [0042]; [0053]

evaluating the initial probability of the first hypothesis based on the evidentiary

finding./fig 7 (all, notably 723); col 1, L[0009]; col 9: claim 1, 5, 12

2. The method of claim 1, wherein the at least one variable of the risk assessment

system comprises input data of the risk assessment system./fig 1(305); col 2, L

[0025],[0026]

3. The method of claim 1, wherein the at least one variable of the risk assessment

system comprises output data of the risk assessment system./col 1, L[0008]: output as

outcomes; col 8, L [0113]: output data is the recommendation

4. The method of claim 1, wherein the at least one variable of the risk assessment

system comprises data external to the risk management system but related to the risk

assessment system./ col 1, L [0003]; col 6, L[0087]; col 9: claim 5

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5. The method of claim 1, wherein the risk assessment system comprises a pre-settlement exposure server./col 2, L[0025]

6. The method of claim 1, wherein the at least one variable of the risk assessment system comprises observable information./fig 1(301,303,304,205)

7. The method of claim 1, wherein the at least one variable of the risk assessment system comprises a plurality of variables, and wherein a first one of the plurality of variables implicates a second one of the variables./fig 2 (901,902); col 1I[0009]: see "subset of variables"; parents implies child variable; col 2, L [0019]: sub-situations

8. The method of claim 1, wherein determining a first hypothesis about the at least one variable comprises: hypothesizing that the at least one variable has not changed in value./ col 1, L [0008]: source nodes are subject only to prior probabilities, not to conditional probability; col 1, L[0009]: probability will not change or be influenced by conditional probability if v has no variable parents

9. The method of claim 1, wherein providing an initial probability of the first hypothesis comprises:

providing a prior probability of the at least one variable; and / abstract; col 1, L [0008]

providing an initial conditional probability of the at least one variable./ abstract; col 1, L [0008],[0009]

10. A method for identifying plausible sources of error in a financial risk assessment (FRA) system, comprising:

identifying a plurality of variables of the FRA system;/ refer to claim one above

implementing a Bayesian network to represent implications between and among the

plurality of variables;/col 1, L[0008],[0009],[0010]

generating an initial probability for each of the plurality of variables of the FRA

system;/ col 1, L[0008],[0009]

extracting observed data from one of the plurality of variables of the FRA system;/ col

1, L[0003],[0004]; col 3, L[0042]

determining an evidentiary finding based on the extracted factual data from the one of

the plurality of variables of the FRA system; and/ col 3, L[0037], [0042]; [0053]; col 4,

L[0053]: evidentiary finding is the characteristics of the investor

assessing the initial probability for the one of the plurality of variables of the FRA

system based on the evidentiary finding./ fig 7 (all, notably 723); col 1, L[0009]; col 9:

claim 1, 5, 12

11. The method of claim 10, wherein the Bayesian network comprises a plurality of

nodes corresponding to the plurality of variables./ col 1, L [0008],[0009],[0011]

12. The method of claim 11, further comprising:

assigning each one of the plurality of network nodes to one of the plurality of variables;

and/ col 1, L [0008],[0009].[0011]

assigning an initial probability to at least one of the plurality of network nodes;/ col 1, L

[0008],[0009]

13. The method of claim 10, wherein the plurality of variables comprise input data of

the FRA system./col 1[0003]; [0006]

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14. The method of claim 10, wherein one of the plurality of variables comprises information implicated from input data of the FRA system./col 1, L[0006]: prediction is implicated; L[0008]: outcomes or conditional probabilities implicated, L[0009]

15. The method of claim 10, wherein the Bayesian network is implemented by a software having an applications program interface and a graphical user interface./fig 1(301,304); col 1, L[0007]: graphical structures modeled on a computer; col 2, L[0025]

16. The method of claim 10, wherein generating the initial probability for each of the plurality of variables of the FRA system comprises:

setting each of the plurality of variables to a hypothesized state;/ col 1, L [0008],[0009],[0011]

generating an initial probability for each of the plurality of variables in the set hypothesized state./ col 1, L [0008],[0009],[0011]

17. The method of claim 10, wherein the observed data comprise bias data and fact data about the one of the plurality of variables of the FRA system./ col 1, L[0003]: financial fact data; L[0005]: [0006]: historical data as fact data; fig 1(607,608,609): estimates are based upon user bias; col 9, claim 5: risk toleration bias data

18. The method of claim 10, wherein extracting observed data from one of the plurality of variables of the FRA system comprises:

observing data from the one of the plurality of variables of the FRA system; / fig 1(205); col 1, L [0025]

storing the observed data in a server archive; and/fig 1(301,303); col 1, L [0025]

extracting the stored data out of the server archive./fig 1 (200,205); col 1, L [0025]

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This action is NON-FINAL. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 8:00 to 6:00 p.m. EST.

If attempts to reach examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for At Unit 3624 is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak

7/6/04

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

NOV 2 4 2004

Notice of References Cited	Application/Control No. 09/697,497	Applicant(s)/Patent Under Reexamination COLEMAN, RONALD	
	Examiner Steven R. Wasylchak	Art Unit 3624	Page 1 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-2002/0128943	09-2002	Schreckengast et al.	705/36
	B	US-6,336,108	01-2002	Thiesson et al.	706/20
	C	US-4,975,840	12-1990	DeTore et al.	705/4
	D	US-2003/0130973	07-2003	Sumner et al.	706/45
	E	US-6,404,744	06-2002	Saito, Hiroyuki	370/255
	F	US-6,076,083	06-2000	Baker, Michelle	706/52
	G	US-6,473,084	10-2002	Phillips et al.	345/440
	H	US-5,073,867	12-1991	Murphy et al.	706/42
	I	US-6,456,622	09-2002	Skaanning et al.	370/389
	J	US-6,606,615	08-2003	Jennings et al.	706/45
	K	US-6,658,467	12-2003	Rice et al.	709/224
	L	US-6,671,661	12-2003	Bishop, Christopher	703/2
	M	US-6,725,208	04-2004	Hartman et al.	706/23

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	N					
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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	Examiner Steven R. Wasylchak	Art Unit 3624	Page 2 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,761,442	06-1998	Barr et al.	705/36
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
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